



## **Course Fee Payment Policy**

**Arden University**

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## Purpose

This policy provides clear expectations of a student's financial obligations to the University following enrolment on to a course.

It also sets out the withdrawal policy and financial implications following student withdrawal of fees due or any refund entitlement based on the length of time spent as a Arden University student.

This policy should be read in conjunction with:-

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- Arden's Terms and Conditions of Business
  - The Refund Policy
  - The Student Protection Plan
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## Overview

Students are required to agree to be bound by these terms and conditions as part of their contract with Arden University ("the Student Contract"). It is therefore important that the student understands what is expected of them in regards to payment of fees owed and also the options they have open to them to meet their financial obligations.

### Key Point Summary

**(It is recommended that students read these Terms and Conditions in full)**

It is the student's responsibility to ensure their finances are in order and that they are able to meet the costs of their fees before enrolling. Arden University offers payment plans to self funded students. For more detail see Section 4.

Students have 14 calendar days after they have accepted their offer, to change their mind and cancel their acceptance by informing the University in writing.

Students can withdraw from the University without any Course fee liability in accordance with the refund policy

Withdrawal without formal notification may result in liability of full fees. For more detail see Section 22.

Fees are payable for each block of 6 modules. These fees can be paid in full, via Student Loan or via a payment plan agreed with Arden University.

UK/EU students who are applying for a student loan must complete their application and submit in accordance with the Student Finance Body's terms and conditions, it is not the responsibility of Arden University to ensure students have done this or that the application has been received by the Student Finance Body. Students should check their application progress with Student Finance Body online regularly until confirmed. For more detail see Section 27.

UK/EU students who have been successful in their loan application are responsible for returning the loan agreement declaration in order to release fee payment to the University. For more detail see Section 27.

UK/EU students who have not been successful in their loan application but wish to continue study as a self-funding student should notify the admissions team and make fee payment arrangements at the earliest opportunity. For payment plan options see Section 4.

Students are liable for fees if a sponsor fails to pay. For more detail see Section 8.

Course Fees invoices are sent to the @arden.ac.uk student e-mail account. If you are self funding your studies you will be required to pay a holding fee for your place on your course at the time of accepting your offer. This fee is 100% refundable up until 30 days after the start of the course in line with the Refund Policy. For more detail see Section 2.

Course Fees for self-funding students are due in full for the block of 6 modules by the end of the enrolment period unless a designated payment plan has been requested and set up. For more detail see Section 4 (Home/EU) and Section 5 (Overseas).

There is no arrangement fee or interest charged for payment by agreed instalment plan. For more detail see Section 4 (Home/EU) and Section 5 (Overseas).

Students are responsible for checking their account balance and accessing their @Arden.ac.uk e-mail for finance updates and reminders. For more detail see Section 2.

Students cannot progress to the next level of study (next 6 modules) or graduate with an unpaid debt. Further implications of unpaid debt are detailed Section 20.

## Definitions

<b>“blocked”/ “block”</b>	Blocked students attract the following sanctions:- <ul style="list-style-type: none"><li>• Cannot access online resources</li><li>• Cannot graduate</li><li>• Cannot progress/re-enrol</li></ul>
<b>“enrolment”</b>	Enrolment is the time period set by Arden University for formally enrolling students on to their course.
<b>“excluded”/ “exclude”</b>	Excluded students attract the following sanctions:- <ul style="list-style-type: none"><li>• Officially not a student whilst excluded, therefore in addition to sanctions for blocking:</li><li>• Cannot attend campus</li><li>• Cannot receive teaching, supervision or admin services</li><li>• Cannot use or view any ITS services</li><li>• Marks not considered at exam boards</li><li>• No re-enrolment, progression, award and graduation</li><li>• No references from staff</li><li>• Visa/UKVI implications for overseas students</li></ul>
<b>“Holding Fee”</b>	This fee is payable by the Student in order to secure a place on a course when accepting an offer. The fee is 100% refundable up and until enrolment is complete and payment of course fees has been agreed.
<b>“Stage 1”</b>	Stage 1 is the first term in which your study/course commenced.
<b>“Student Finance Body”</b>	Is the body from which you are receiving your student funding.

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## Scope

This policy applies to all students who have completed enrolment on to a course at Arden University, including courses exclusively delivered online.

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### 1. Important Information for all students

- a. The University’s admissions process is subject to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. You have the right to cancel your

acceptance by informing the University in writing within 14 calendar days after you have accepted your offer. If you cancel within this period you will be entitled to a full refund of any fees which you have paid. If you cancel after this period the University's refund process then needs to be followed as set out within the refund policy and failure to follow the process may affect any refund amount due.

- b. The University will review Course fees each year. For UK and EU students, if Parliament permit an increase in Course fees, the University may increase fees for each subsequent year of study in line with any such changes. Note that any increase is expected to be in line with inflation. The University will continue to charge EU students the same level of Course fees as UK students unless this becomes no longer permitted by UK law. For overseas students, the University may increase fees for each subsequent year of study but such increases will be no more than 5% above inflation.
- c. For students beginning their studies in 2019/20, the University will charge the Course fees that are stated on the university website for the first year of study.
- d. For postgraduate students beginning their studies in 2019/20, the Course fee for the course that is stated on the website will apply. If the duration of the course is longer than one academic year, the University may increase the fee for each subsequent year of study but any such increases will be no more than inflation.
- e. For students beginning their studies via Distance Learning, the Course fees are payable in 6 module blocks either in full or via a payment plan. The Course fees that are stated on the website will apply. If the duration of the course is longer than one academic year, the University may increase the fee for each subsequent year of study but any such increases will be no more than inflation.
- f. The University will endeavour to inform you of any changes to Course fees by e-mail or letter. All students should check their course fee prior to accepting their offer and enrolment and ensure they are able to pay for their course. Enrolment will not be permitted unless prior year debt is paid in full.
- g. Full-time courses automatically attract the full-time fee. Part-time courses and repeat years or modules are charged in 6 module blocks on a pro rata basis to the full-time fee and based on the number of credits attached to the module. Within their Course fees, a student will receive their first attempt at an examination and a resit attempt within the relevant immediate resit period at no charge. Where at the Progress Award Board's ("PAB's") discretion, a student is granted the opportunity to repeat a year or module, a repeat year or module will be subject to an additional fee.

## **2. Communications with students**

- a. Correspondence in relation to fees that are due for payment or that have become overdue will be sent via e-mail in the first instance, but by further (non Arden) email, letter and text message thereafter if payment is not made.
- b. Invoices, credit notes and statements will be sent to the student's university e-mail account which will be confirmed after enrolment.
- c. It is the responsibility of the student to maintain, use and regularly check their university e-mail account throughout their study period.

## **3. Payment Methods**

1. Fees must be paid by the student, Student Finance Body or a sponsor.
2. Payments can be made via the following methods:
  - a. Debit/Credit Card (Diner's Card, AMEX, Maestro or Solo are not accepted).
  - b. Direct Bank transfer to Arden University bank account
  - c. Direct transfer through Arden University finance partner (Paypal)

- d. Flywire
  - e. i-learn (UK/EU students only)
3. Any failed payments may result in the student being instantly blocked and excluded and being subject to the University's credit control procedures.
4. Cash payment of Course fees **cannot be made under any circumstances** by either the student or any third party as the University requires a clear audit trail of payments to comply with anti-money laundering legislation. Bank transfers should only be made directly to the University bank account or using the designated payment partners. The University also strongly advises students to avoid making payments to agents and to engage with the Student Finance Team if having any difficulty arranging payment.

#### **4. Payment Plan for Self-Funded Students Only**

All self-funding students are required to pay a holding fee in order to secure their place on the Course of Study. This Holding Fee varies depending on the Course and you will be advised what the Holding Fee required is as part of your offer pack. The Holding Fee is 100% refundable in accordance with the University's Refund Policy which is also provided within your offer pack. If you proceed to enrol on the Course of Study you will be required to either pay in full for the level of study (6 modules block) or enter into a payment plan. The Holding Fee at that stage will be deducted from the fees payable.

Payment Plans are available to UK/EU undergraduate and postgraduate students who are not receiving the Government's Student Loan who are self-funded.

There is no arrangement fee or interest charged for fee payments by agreed payment plans.

#### **5. UK/EU Undergraduate Loan Scheme**

- a. UK/EU students studying an undergraduate degree may apply for a student loan through the relevant Student Finance Body. The course fee per level of study (6 modules) for an undergraduate degree is set out on the website.
- b. Part-time UK/EU undergraduate degree students who want to apply for a student loan through the relevant Student Finance Body must study a minimum of 30 credits (25% intensity) and a maximum of 90 credits (75% intensity) every year. Please check information on the relevant websites for each Student Finance Body using the useful links section at the end of this document.

#### **6. UK/EU Postgraduate Loan Scheme**

- a. UK/EU students studying a taught or research masters, including courses delivered via distance learning, may be eligible to apply for a student loan
- b. To a maximum value of £10,609 (2018/19 PG Loan from SLC).
- c. PG loans are capped and the student is responsible for ensuring they can pay any financial shortfall by other means.
- d. The loan is paid directly to students in instalments and the University offers a payment plan in line with loan payment dates on receipt of proof of approved loan status.

#### **7. Sponsored Students**

- a. A sponsor is a third party, eligible body or organisation that will be responsible for payment of the student's Course fees. A sponsor will typically be an employer, government body or Embassy/Consular Office. Family members and friends are not sponsors.
- b. Every student enrolled is responsible for ensuring their fees have been paid in full for each level of study (6 module block). This includes if they are being sponsored.
- c. Students will be liable for fees until the University receives payment. The University must receive satisfactory evidence of financial assistance from sponsors before enrolment onto each level of study. The required evidence is a letter on letter-headed paper or a financial document such as a Purchase Order, showing an agreement to sponsor, the dates of sponsorship and the amount being sponsored. Sponsored students must provide proof of

sponsorship before each enrolment period in order to enrol. It is the student's responsibility to ensure any agreed sponsorship of Course fees is paid within 28 calendar days of enrolment, in the event that a student's sponsor withdraws sponsorship or does not pay within 28 calendar days the Course invoice will be issued directly to the student and must be paid in seven working days. Sponsors are not eligible for any Course fee discounts, payment plans, or scholarships.

- d. Sponsor letters must be within date and state the years of sponsorship. For each level of study, all sponsored students must provide evidence of sponsorship for the specific course/modules, detailing the correct or full fee and the year of study on the sponsor's official headed paper. The letter must specify that fees are to be paid to Arden University in pound sterling GBP.
- e. Changes to study with fee implications will require an updated sponsor letter or fee authorisation form.
- f. Any overpayment can only be refunded back to the sponsor by your sponsor completing a sponsor refund form available on request or if it is to be credited towards future study the sponsor must indicate this on an official sponsor letter.
- g. Students will not be able to graduate while there are outstanding sponsor payments.

## 8. Alumni Discount

- a. If you've graduated from an Arden University course or a course supported by RDI and awarded by Anglia Ruskin University, University of Sunderland or University of Wales, you will receive a 10% discount on studying your Arden University Masters or MBA.
- b. To be eligible for the 10% alumni discount from your tuition fees you must have:
  - i. Graduated from an Arden University course or a course supported by RDI and awarded by Anglia Ruskin University, University of Sunderland or University of Wales.
  - ii. Be enrolling on your second programme with Arden University (previously RDI).
  - iii. Be enrolling on a postgraduate programme provided by Arden University.
- c. If eligible, you will receive a 10% reduction in the cost of your total Arden University tuition fee, whether you choose modular or full payment.
- d. Discount cannot be applied retrospectively to students enrolled on a second programme.
- e. Alumni discount is not available to students who enrol via an agent.
- f. Arden University's decision about Alumni Discount is final.

## 9. Change of Circumstances

- a. It is the responsibility of the student to inform the University of any change to the following circumstances, including:
  - **Address/telephone/mobile changes**
  - **Changes of card payment or bank details**
  - **Changes to Student Finance Body Payment entitlement**
  - **Changes to sponsor arrangements** or if sponsor will no longer be supporting Course fees
  - **Changes from full-time to part-time study and vice versa**
  - **Complete withdrawal-** the University assumes that a student will not be returning to their course.
  - **Leave of Absence-** the University assumes student will return to their course and any payments made will be held to offset course fees upon recommencement of study. If in doubt the student finance team should be contacted to discuss fee implications.
  - **Withdrawal** without formal notification may result in liability of full fees.
  - **Course/Module Changes-** any changes may alter the original fees charged and require a new/revised payment plan or extra payment. It is the student's responsibility to check costs before adding modules or changing course.
  - **Deferred modules-** the University assumes fees paid are to be carried forward to cover the deferred modules.

## **10. Consequences of delayed/non payment**

- a. Missed payments or instalments may result in the University applying its debt collection procedures. The University reserves the right to block a student 21 days after a Course fee payment becomes due. If a student is blocked and they then fail to make the payment due within a further 35 days of being blocked, the University reserves the right to exclude the student. Following a student being blocked and excluded, the University reserves the right to pass the debt to an external collector which may affect the student's future credit rating.
- b. The University also reserves the right to withdraw any offer or cancel any accepted place on a course where required payments have not been made before enrolment and/or the University reserves the right to withhold course materials, course progression, assessment results and graduation until the payments due have been paid.
- c. Please note that even if someone other than you makes any payment, or agrees to make any payment, on your behalf you remain liable for full payment until the University has received cleared funds. Any rights the University may have against the payer are not affected.
- d. All University related fee obligations must be fulfilled before course progression or graduation. The University reserves the right to withhold progression or graduation for non-payment.
- e. The University has the right to refer unpaid debts to external debt recovery partners if a student does not meet their financial obligations and fails to engage with the University to resolve. This may involve recovery via formal legal process.

## **11. Withdrawals and Refund Policy**

- a. The Refund Policy applies to all students enrolled on a course. Approved refunds will strictly be paid in the same method and to the same account as the money was originally received. Evidence of payment and copy bank statement will be required to verify details. This is to comply with money laundering regulations and no exceptions can be made.
- b. It is the student's responsibility to formally notify the University of their withdrawal at the point at which they leave the course.
- c. The University's registered date of withdrawal will be the date at which a withdrawal process is completed by the Student Registrar following notification by a student.
- d. No refunds are applicable for any previous or part payments should a student be withdrawn from University due to non-payment of fees.

## **12. Outstanding Fee Payments**

- a. Once a withdrawal has been actioned, any outstanding fee shall remain on the student's account and shall be pursued by the University or its collection agents. If legal proceedings are issued in respect of a student debt, the university reserves the right to seek to recover the legal costs from the student. Such processes may affect your credit rating. Any remaining credit will be used to offset any debt on the students account thereafter a refund will be issued.

## **13. Complete Withdrawal**

- a. The University's admissions process is subject to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. Once a student has accepted the offer of a place on a University course they have the right to cancel acceptance by informing the University in writing within 14 calendar days after completing the online or manual registration process or 14 calendar days from

the official course start date, whichever is later (“**The Cancellation Period**”). Cancellation within this period will entitle the student to be refunded any fees paid. Students are also referred to the Refund Policy.

- b. Students who completely withdraw from the University by notifying the University after the 14 calendar days after accepting the offer of a place or 14 calendar days from the official course start date, whichever is later are not expected to return to their course and shall receive a refund in line with the Refund Policy.
- c. Retrospective withdrawals shall not be permitted. As stated previously, it is the student’s responsibility to notify the University of their Withdrawal at the point at which they intend to leave the course by notifying us. Should there be exceptional mitigating circumstances which meant it was not possible to notify the University at the correct time the University can exercise discretion in relation to the refund of fees.
- d. If the University withdraws a course, the Refund Policy will apply.

#### **14. Fee Refund Calculation - Complete Withdrawals**

- a. A refund can only be calculated once a complete withdrawal is actioned on the student’s electronic record, which can only occur following the completion of the necessary withdrawal process. Fees shall be refunded to the person or organisation that paid the fees and not to any third party.
- b. All refunds should be requested by completion and submission of the refund form and it is the student’s responsibility to ensure correct information and documentary evidence has been provided to allow the refund to be processed.
- c. The standard mechanism for calculating fee refunds is set out within the Refund Policy.

#### **15. Temporary Withdrawals of Studies (“Leave of Absence”)**

- a. Students who temporarily withdraw from the University are, by definition, expected to return. **The cancellation period detailed above does not apply to leave of absence.** Refunds will not be issued for leave of absence and any resulting credit will remain on the student’s account and be carried forward to the following level of study to count towards further fees charged.
- b. If a student having taken leave of absence then decides to fully withdraw the leave of absence date will be effective subject to registrar approval and completion of the withdrawal process. The Student will remain liable for any unpaid Course Fees incurred.
- c. Where a student withdraws part way through a level, and re-enrols at the same point, they will be charged for the remainder of their course at any new fee rate detailed on the Arden University website, if the full fee was paid the previous year they must pay any inflationary or statutory increase for the remaining study.
- d. Before returning to the course, it is the student’s responsibility to make the necessary arrangements with the relevant Course Administrator including confirming their intended return date. The Course Administrator will then communicate with Finance to ensure that the correct fee is charged for the student when returning to study.
- e. Students who take leave of absence from their studies remain liable to pay any outstanding fees due to the University. Following University withdrawal, any re-enrolment will not be permitted until outstanding fees have been paid.

## **16. Retrospective Withdrawals**

Retrospective withdrawals shall not be permitted. As stated previously, it is the student's responsibility to notify the University of their withdrawal at the point at which they intend to leave the course. Should there be exceptional mitigating circumstances which meant it was not possible to notify the University at the correct time, the University can exercise its discretion in relation to a refund of fees.

## **17. Student Funding Body Loans – UK/EU and UK/EU Online students only**

- a. The University must receive satisfactory evidence of financial assistance from the Student Funding Body towards the cost of Course fees by loan or grant at enrolment or as soon as the funding is confirmed. The student will be liable for fees until the University receives the funds from the Student Funding Body. In some instances a student will be required to make a payment to the University to cover the fees up and until the Student Funding Body makes the relevant payment to the University. No refund shall be made to the student until the University has received the appropriate fee from Student Funding Body and the student has completed a refund form. If the Student Funding Body decides at any point to no longer support a student loan application, the student will remain liable for fees and will be expected to settle any remaining balance with the University.
- b. The University will retain the Student Funding Body loan for students who are Student Funding Body funded and decide to completely withdraw. A complete withdrawal assumes a student will not return to study on the same course. Any overpayment from the Student Funding Body will be returned to the Student Funding Body.
- c. For students who are Student Funding Body funded and decide to temporarily withdraw, the University will retain the Student Funding Body loan payment that the student is eligible to receive up to the point of their withdrawal. A leave of absence assumes a student will return a year later during the week they withdrew in order for Student Funding Body to continue to fund the remaining study. On return, the student will need apply for Student Funding Body funding for the remaining study at any inflationary fee increase. If the student returns earlier than the point at which they withdrew, they may be liable for fees that Student Funding Body may not fund. Please note that the Student Funding Body Course funds cannot be used for previous outstanding Course fees or carried forward to subsequent courses/levels of study as Student Funding Body pay for specific study with a specific amount of funding for each level of study e.g. if a student has an outstanding withdrawal charge of 25% in 2019/20 and is charged 75% in 2020/21 for the remaining study, students cannot use 2020/21 Course funding for withdrawal charges in 2019/20. The temporarily withdrawn year will be seen as a year's worth of funding used, normally known as the gift year.
- d. Students with a Postgraduate Loan from a Student Funding Body will be refunded as noted above and must make arrangements directly with the Student Funding Body for repayment of loans.

## **18. Sponsored Students**

- a. The University must receive satisfactory evidence of financial assistance from sponsors. Students will be liable for fees until the University receives evidence and no refund shall be made to the student until the University has received the

appropriate fee from the sponsor. Any overpayments from sponsors will be returned to the sponsor or carried forward to subsequent study on formal request in writing. Refunds will be calculated according to the Refunds Policy. It is the student's responsibility to ensure any agreed sponsorship of Course fees is paid within 28 calendar days of enrolment, in the event that a student's sponsor withdraws sponsorship or does not pay within 28 calendar days the Course invoice will be issued directly to the student during the period of enrolment and must be paid in seven working days.

## 19. Mitigating Circumstances

- a. For UK, EU, and Overseas students, in addition to the mechanism for fee refunds set out in the Refund Policy, consideration shall be given to making complete refunds to students who have to withdraw due to exceptional mitigating circumstances. The University shall consider each case on merit, however, please be aware that academic and financial difficulties are not normally regarded as acceptable reasons for any refund. Please refer to table below for acceptable and non-acceptable mitigating circumstances.
- b. Such cases must be submitted to the Registrar.

### Non-exhaustive table of Acceptable/Not Acceptable Mitigating Circumstances (resulting in a complete withdrawal)

Normally acceptable	Notes
1. Recent (< 1 month) death of a close relative	"Close" means parents (& guardians), children and siblings, and a spouse/partner. It may include in-laws, grandparents and grandchildren if it can be shown that the relationship was very close, but not normally aunts, uncles, cousins etc.
2. Recent (< 1 month) diagnosed illness or serious accident of the student	Illness or accident affecting study. It should be an incapacitating illness or an unexpected deterioration in an ongoing illness or medical condition. It also includes bone fractures and serious sprains; Medical certification must be obtained; self-certification is never acceptable as evidence of mitigating circumstances. Medical evidence MUST bear the GP's practice stamp and/or be on appropriate headed paper. The University reserves the right to verify the medical certification with the relevant medical practice.
3. Recent (< 1 month) serious illness of a close relative	See notes above about the definition of "close".
4. Recent (< 1 month) Change of employment circumstances	Unforeseen changes in employment i.e. withdrawal of sponsorship (letter from employer must be provided along with evidence that change of circumstances is not as a result of employees actions/election).
5. Recent (< 1 month) unforeseen diagnosis of special educational needs and disabilities	Special needs obstructing a student to continue with study that have been declared to the University within a month of enrolment and verified by the Faculty/School or Special Needs/Learning Support Tutor/Disabilities Office.
6. Visa related	Overseas fee paying students must refer to section 10 above.
Non-acceptable	Notes
1. Minor ailments and other conditions	Minor ailments where symptoms may be relieved by over the counter medication, sprains, long-standing medical conditions for which special arrangements could have been made or treatment anticipated and taken.

	Accidents/illness affecting relatives or friends (unless serious or the student is the sole carer).
2. Social	Difficulty integrating to University life or home sickness. Decision to commence with employment rather than academia.
3. Non-serious domestic or personal disruptions which could have been anticipated or planned	Moving house, holidays, weddings, religious festivals or other events where the student either has control over the date or may choose not to participate. Change of job or "normal" job pressure (exceptional crises at work might be acceptable), illness or death of pets
4. Study-related	Decision to transfer to an alternative institution. Computer difficulties, late distribution of materials by the Faculty/School, delays in printing, photocopying. Issues with predefined timetabling of modules

### **Useful Contacts & links in relation to the information contained within this policy**

#### ***Credit Control Team***

#### ***Student Funding***

For help and advice on Student Funding Body

#### ***Finance Team***

For help on payments made to the University for fees or other payments

### **Useful Links**

Student Finance England - Telephone: 0300 100 0607

<https://www.gov.uk/contact-student-finance-england>

Student Finance Wales

<https://www.studentfinancewales.co.uk>

Student Finance Scotland

<http://www.saas.gov.uk/>

Student Finance Northern Ireland

<https://www.studentfinancenir.co.uk/>

Office of National Statistics

<https://www.ons.gov.uk/economy/inflationandpriceindices>

Arden University Student Portal

[www.arden.ac.uk/](http://www.arden.ac.uk/)